

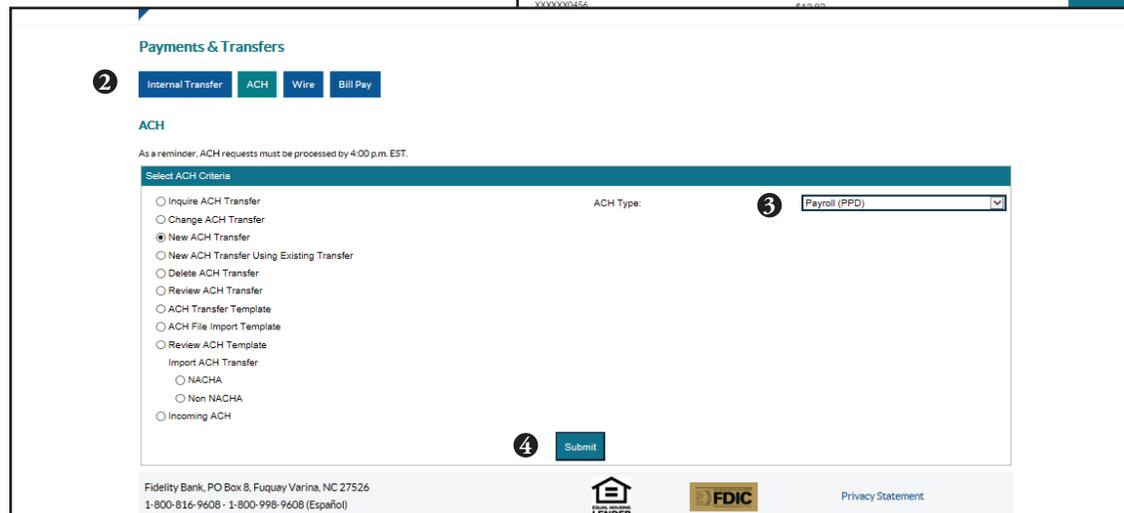
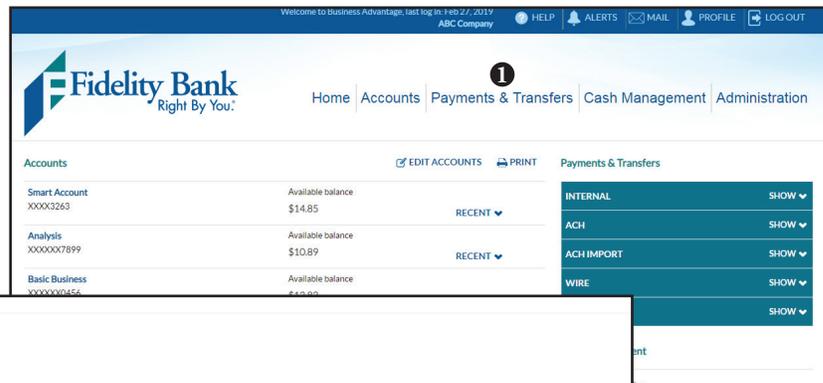
ACH USER GUIDE



ACH Origination allows business customers to electronically deposit funds to employee and customer accounts at any financial institution in a safe, convenient manner. Clients can send credit or debit transactions securely using Business Advantage. An ACH overview on batch and file upload has been provided. For more detailed ACH questions or technical support please contact us at 1-855-547-1385 and select option 3.

Creating an ACH Batch

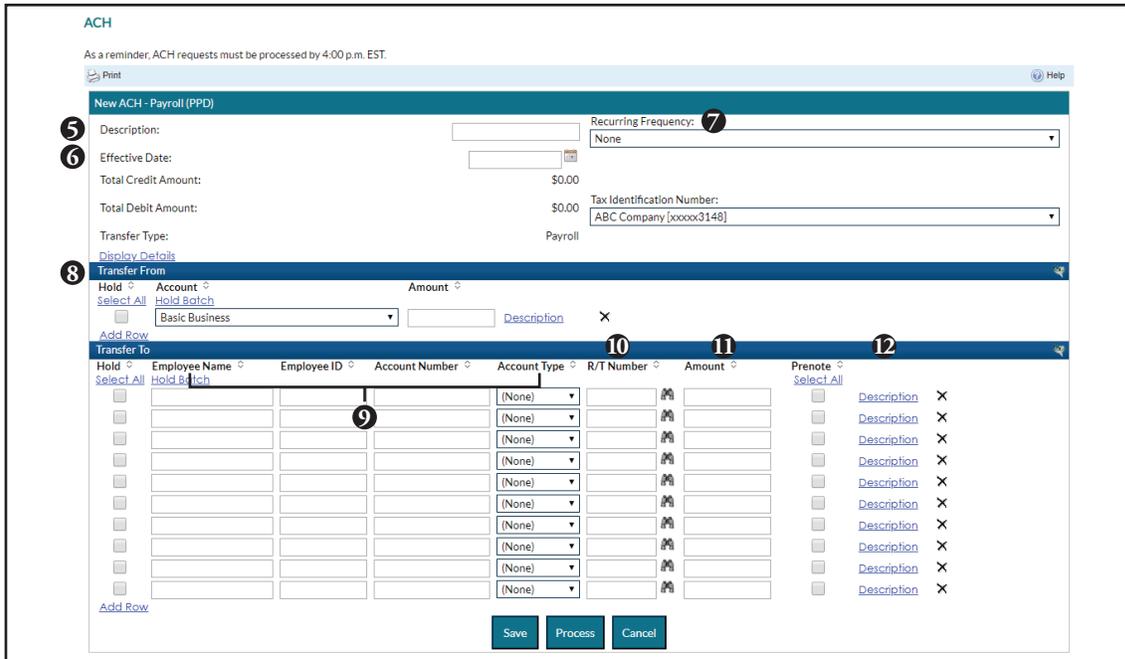
1. Log into Business Advantage and select Payments & Transfers from the main navigation menu.
2. Click the ACH button and then New ACH Transfer in the Select ACH Criteria table.



3. In the ACH Type drop down box, specify the ACH type (e.g. PPD, CCD, CTX).
4. Click Submit.

ACH requests must be processed by 4:00 p.m. EST

Creating an ACH Batch



The screenshot shows the 'New ACH - Payroll (PPD)' form. It includes fields for Description (5), Effective Date (6), Total Credit/Debit Amounts, Recurring Frequency (7), Tax Identification Number, and Transfer Type. Below these are sections for 'Transfer From' (8) and 'Transfer To' (9-12). The 'Transfer To' section is a table with columns for Employee Name, Employee ID, Account Number, Account Type, R/T Number, Amount, and Prenote. The table contains several rows, each with a 'Description' link and an 'X' icon. At the bottom are 'Save', 'Process', and 'Cancel' buttons.

5. Enter a description in the Description field.
6. Select the Effective Date for the batch. For credit files, please use a two business day lead time.
7. In the Recurring Frequency drop down, indicate the batch frequency (e.g. none, daily, weekly, etc.). If a frequency is selected, complete the applicable fields such as Recurring End Date, Non-Processing Date Option, and Tax Identification Number.
8. Under Transfer From, select the account to be used for the ACH batch and enter the ACH batch amount.¹
9. Under Transfer To, add the name(s), identification number for the receiver(s), the account number, and select account type from the drop down list.¹
10. Enter the Routing Number (R/T Number). If needed, use the binoculars icon to search for a routing number.
11. Enter an amount in the Amount field.
12. Click on the description link and add a description, if needed.

¹ The above steps are for a payroll example. If you are collecting a payment, steps 8 and 9 may be slightly different.

Creating an ACH Batch

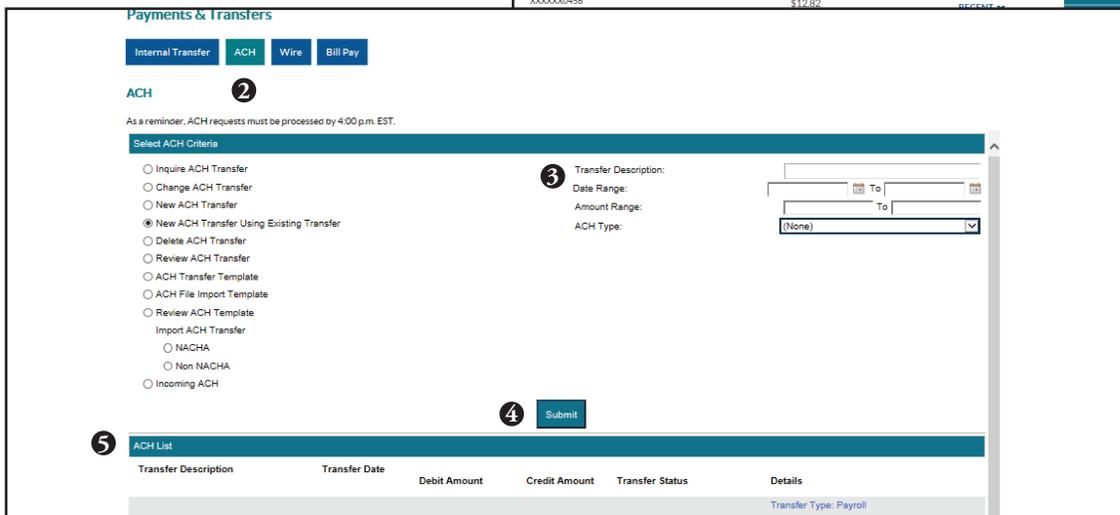
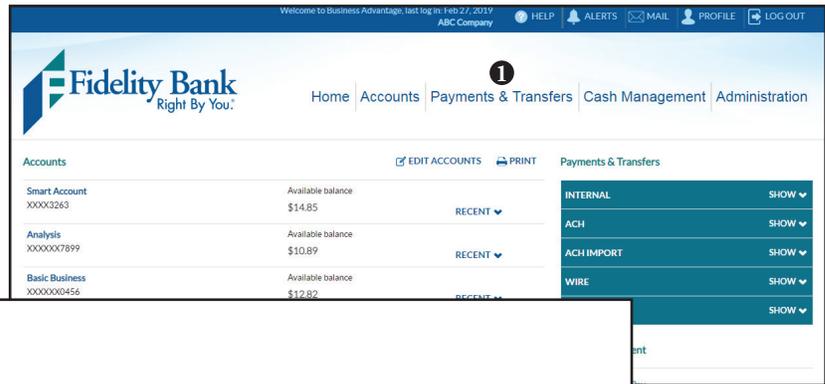
13. Click Save to save the batch or Process to process the batch. Please note: the checkbox on the left of each entry will HOLD the entry from processing.

14. If you saved your batch, click Done.

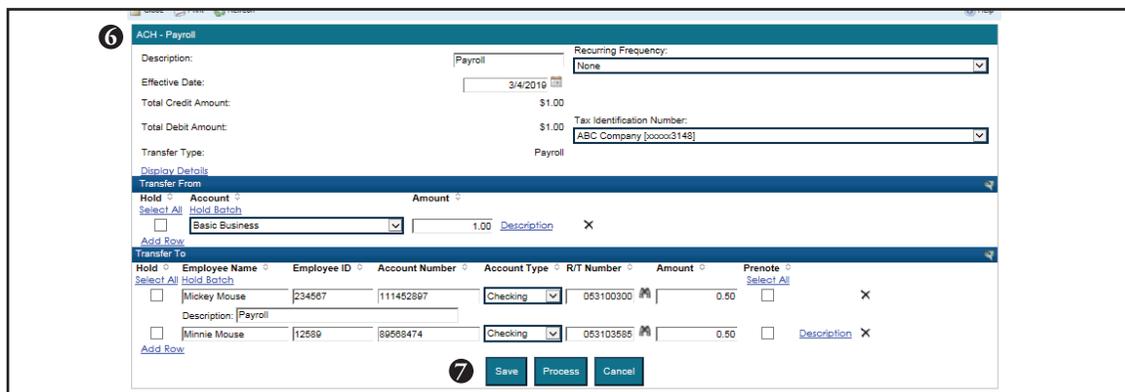
If you are a token user, you will be prompted to verify that you are an authorized user to submit an ACH. The system will request a token passcode.

Editing an Existing Batch

1. Log into Business Advantage and select Payments & Transfers from the main navigation menu.
2. Click the ACH button and then New ACH Transfer Using Existing Transfer in the Select ACH Criteria table.



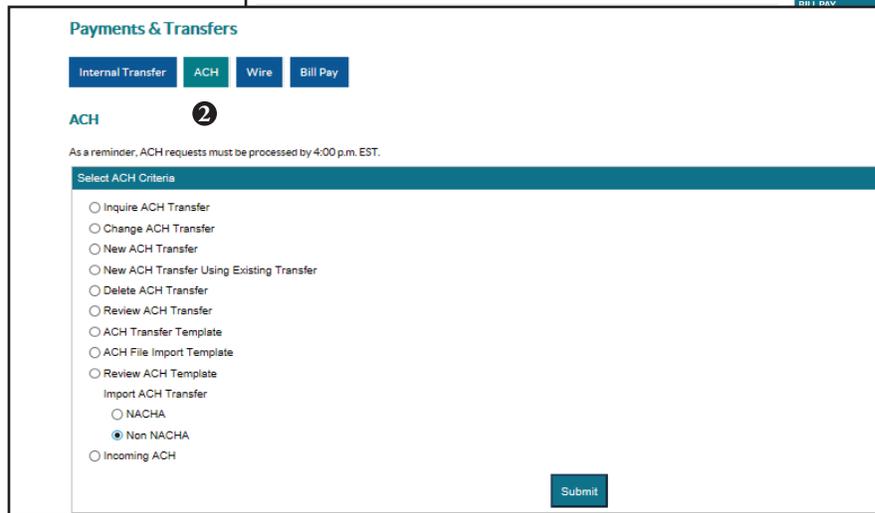
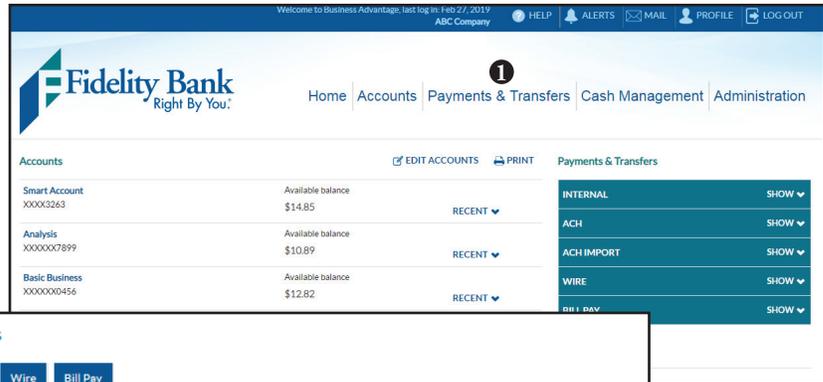
3. Search for an existing batch by entering a transfer description, effective date range, amount range, and ACH type.
4. Click Submit.
5. An ACH list will appear, choose the template you would like to edit.
6. Review the batch and make any necessary changes.
7. Click Save to save the batch or Process to process the batch. Please note: the checkbox on the left of each entry will HOLD the entry from processing.



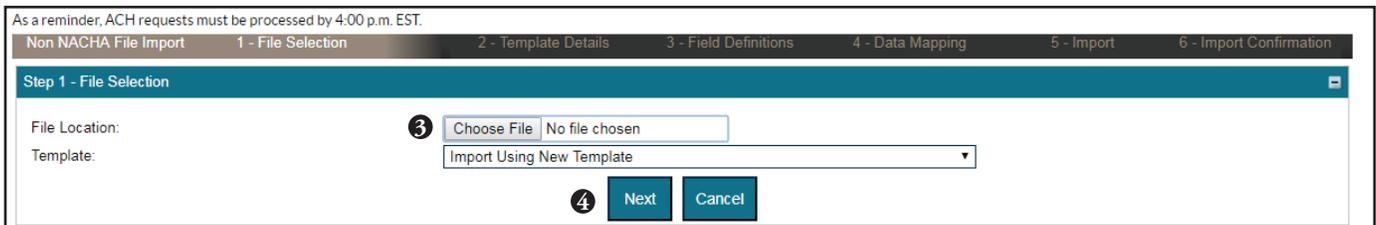
Creating an ACH Using an Imported Document

Customers who are unable to create a NACHA formatted file can import an ACH file from a .csv or .txt document. Please contact Business Solutions for assistance at 1-855-547-385 and select option 3; our support team can help create a custom mapping.

1. Log into Business Advantage and select Payments & Transfers from the main navigation menu.
2. Select the ACH button and then Non NACHA in the Select ACH Criteria table, and Submit.

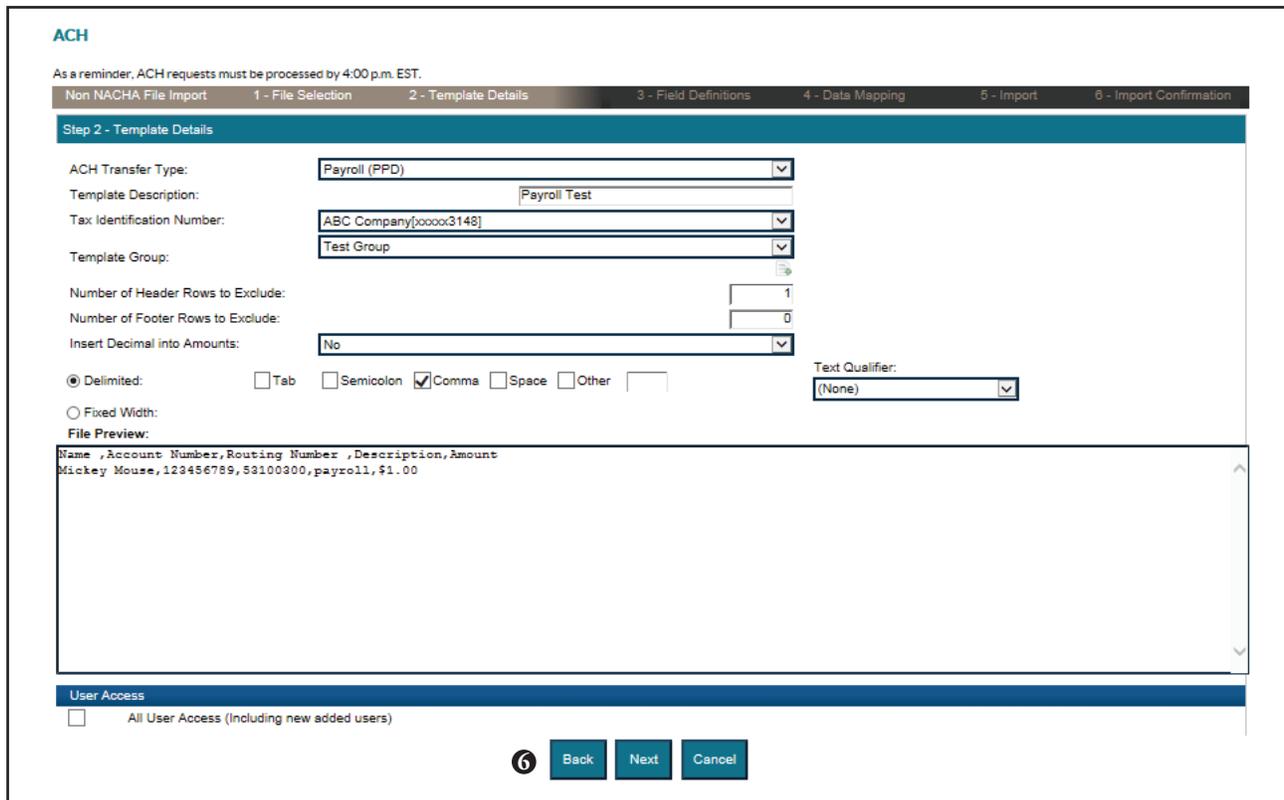


3. In the File Location field, click Choose File and locate the file on your computer that you want to upload.
4. Click Next.



Creating an ACH Using an Imported Document

- Complete *Step 2 - Template Details*, by indicating the ACH Transfer Type, Template Description, Template Group, Number of header or footer rows, if the file is fixed or delimited, and assign user access.



ACH

As a reminder, ACH requests must be processed by 4:00 p.m. EST.

Non NACHA File Import 1 - File Selection 2 - Template Details 3 - Field Definitions 4 - Data Mapping 5 - Import 6 - Import Confirmation

Step 2 - Template Details

ACH Transfer Type:

Template Description:

Tax Identification Number:

Template Group:

Number of Header Rows to Exclude:

Number of Footer Rows to Exclude:

Insert Decimal into Amounts:

Delimited: Tab Semicolon Comma Space Other

Fixed Width:

Text Qualifier:

File Preview:

```
Name ,Account Number,Routing Number ,Description,Amount
Mickey Mouse,123456789,53100300,payroll,$1.00
```

User Access

All User Access (Including new added users)

6

- Click Back, Next, or Cancel.

Creating an ACH Using an Imported Document

7. Complete *Step 3 - Field Definitions* by indicating the data included in each column. Any data that is not included in the imported document can be added by completing the fields under *Apply Additional Values to the file*. The offset account options and effective dates will need to be properly indicated.

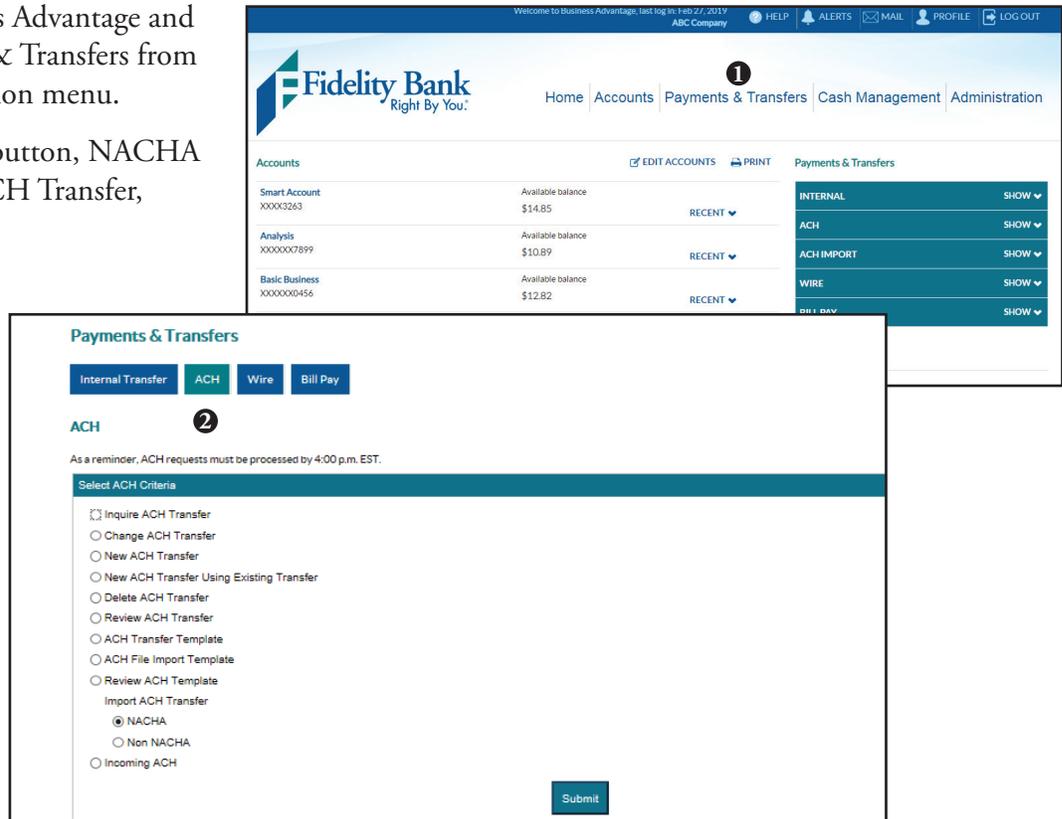
8. Click Back, Next, or Cancel.
9. Complete *Step 4 - Data Mapping*.
10. Click Back, Next, or Cancel.
11. Complete *Step 5 - Import*.
12. Complete *Step 6 - Confirm*.
13. Click Finish.

ACH requests must be processed by 4:00 p.m. EST

Importing an ACH NACHA File

ACH files must meet NACHA formatting specifications. **ACH requests must be processed by 4:00 p.m. EST**

1. Log into Business Advantage and select Payments & Transfers from the main navigation menu.
2. Select the ACH button, NACHA under Import ACH Transfer, and Submit.



3. Complete *Step 1 - File Selection*. In the File Location field, click Browse and locate the file on your computer that you want to upload, select the proper Tax Identification Number, and Transfer Type.

4. Click Next or Cancel.

5. Complete *Step 2 - Import*.

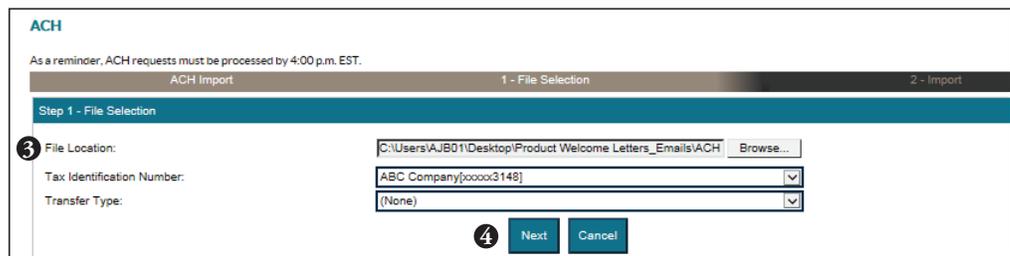
6. Click Finish.

7. Complete *Step 3 - Import Confirmation*.

8. Click Review to review the details.

9. Click Process. Ensure *File Successfully Processed* appears with the last item under status activity.

10. Click Done.



For technical support, please call Business Solutions at 1-855-547-1385 and select option 3.

ACH Return Items & Notification

When an ACH item that your company initiated (either debit or credit) is returned to Fidelity Bank, the item is posted back to the checking account in which the initial transaction occurred. Fidelity Bank does not notify you via phone or email of these returns. This notification comes through in your online banking account history only. Returns typically take 3-5 business days, after the effective date, to be received back by Fidelity Bank and the return posted to your account.

The item will have a description of “Dep Item Rtn ACH Deb or Cred” and you will see the amount either being debited or credited back to your account. In the reference column, you will see a return reason code (see below chart) as well as the participant’s name.

If you would like to reinitiate the credit or debit, you will need to make any necessary changes to that participant’s account information and then reprocess either your file or batch.

R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account

ACH Notification of Change (NOC)

NOC’s occur when the account information used is incorrect, but the receiving bank was able to locate the correct account. Once the correct account is either credited or debited, the receiving bank sends back a NOC to Fidelity Bank along with the reason code (see below chart). Fidelity Bank then sends these NOCs out to the email address on file for the online banking profile via a secure email message. The email states that the participant did receive their funds and/or was drafted and that you, the client, will need to update their account information to what is shown in the body of the email. Per NACHA Rules and Regulations, this change must be made within 6 days of the email or before the file/batch is processed again.

C01	Incorrect Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing and Account Number
C05	Incorrect Transaction Code (checking vs. savings)
C06	Incorrect Account Number and Transaction Code

| Annual NACHA Rules & Regulations

We encourage you to purchase the newest version of the NACHA Operating Rules & Guidelines to stay up to date with the NACHA Rules and future ACH changes that may apply to your business. Please reference ePayResources website or the NACHA website for additional information. **Violation of these rules could result in direct penalties and/or termination of your ACH Services.** If you have any questions about this service or need assistance, please contact Business Solutions at 1-855-547-1385 and select option 3. Our operating hours are 8:00 a.m. to 5:00 p.m. Eastern Time, Monday thru Friday.